

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 21-10137-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ramon Torres  
245 Lake Street, Apt. 1  
Newark, NJ 07104

Social Security No.:  
xxx-xx-9954

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on May 10, 2021.

Dated: May 10, 2021  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Ramon Torres  
Debtor

Case No. 21-10137-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 10, 2021

User: admin  
Form ID: plncf13

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2021:**

Recip ID	Recipient Name and Address
db	+ Ramon Torres, 245 Lake Street, Apt. 1, Newark, NJ 07104-5645
519188059	+ BRAVO Residential Funding Trust 2021-B, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519068499	+ DEPENDABLE CREDIT CORP, PO BOX 686, ARDSLEY, NY 10502-0686
519068501	+ FAY SERVICING LLC, ATTN: BANKRUPTCY DEPT, PO BOX 809441, CHICAGO, IL 60680-9441
519068502	+ Nilsa Gomez, ATTN: Essex County Child Support, 212 Washington Street, Newark, NJ 07102-2904
519127266	UMB Bank, National Association, PO Box 814609, Dallas, Tx 75381-4609
519068506	+ WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 10 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519068493	+ Email/Text: ECMBKMail@Caliberhomeloans.com	May 10 2021 20:37:00	CALIBER HOME LOANS, ATTN: CASH OPERATIONS, PO BOX 24330, OKLAHOMA CITY, OK 73124-0330
519068494	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 10 2021 20:43:34	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519068497	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 10 2021 20:36:00	COMENITY BANK/THE CHILDRENS PLACE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519114621	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 10 2021 20:44:15	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519071849	Email/PDF: cbp@onemainfinancial.com	May 10 2021 20:42:55	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
519068503	+ Email/PDF: cbp@onemainfinancial.com	May 10 2021 20:44:04	ONEMAIN FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3251, EVANSVILLE, IN 47731-3251
519068504	+ Email/Text: bankruptcy@onlineis.com	May 10 2021 20:36:00	ONLINE COLLECTIONS, ATTN: BANKRUPTCY, PO BOX 1489, WINTERVILLE, NC 28590-1489
519068507	+ Email/Text: bankruptcynotice@westlakefinancial.com	May 10 2021 20:36:00	WESTLAKE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 76809, LOS ANGELES, CA 90076-0809
519130410	Email/PDF: resurgentbknofications@resurgent.com	May 10 2021 20:43:38	Westlake Services, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC

District/off: 0312-2

User: admin

Page 2 of 2

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29603-0587

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519188060	*+	BRAVO Residential Funding Trust 2021-B, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519068495	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519068496	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519068498	*+	COMENITY BANK/THE CHILDRENS PLACE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519068500	*+	DEPENDABLE CREDIT CORP, PO BOX 686, ARDSLEY, NY 10502-0686
519068505	##+	PERFECTION COLLECTION, ATTN: BANKRUPTCY DEPARTMENT, 313 E 1200 S, SUITE 102, OREM, UT 84058-6910

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BRAVO Residential Funding Trust 2021-B dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-C bk@rgalegal.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Ramon Torres ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5